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### **Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. - 18. (canceled)

19. (new) A method of protecting skin from the damaging effects of exposure to UV light, said method comprising

(1) topically applying to said skin an effective amount of a cosmetic or dermatological oil-in-water (O/W) formulation comprising (i) at least one UV filter substance and (ii) at least one water-soluble or water-dispersible polyurethane; and

(2) forming a moisture-resistant layer on said skin as a result of said topically applying.

20. (new) The method of claim 19, wherein (ii) has a K value of from 25 to 100.

21. (new) The method of claim 20, wherein (ii) has a K value of up to 50.

22. (new) The method of claim 19, wherein (ii) comprises at least one of an anionic polyurethane and a salt thereof.

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23. (new) The method of claim 22, wherein the at least one of an anionic polyurethane and salt thereof comprises at least one of a polyurethane A of (a) at least one compound comprising two or more active hydrogen atoms per molecule, (b) at least one diol comprising at least one of an acid group and a salt group, and (c) at least one diisocyanate; and a salt of polyurethane A.

24. (new) The method of claim 23, wherein polyurethane A has a glass transition temperature of at least 15°C and an acid number of from 12 to 150.

25. (new) The method of claim 19, wherein (ii) comprises at least one of a cationic polyurethane, a cationic polyurea and a salt thereof.

26. (new) The method of claim 25, wherein (ii) comprises at least one of a cationic polyurethane and a cationic polyurea of (a) at least one diisocyanate which may have been pre-reacted with one or more compounds comprising two or more active hydrogen atoms per molecule, (b) at least one substance selected from diols, primary and secondary aminoalcohols, primary and secondary diamines, and primary and secondary triamines having one or more tertiary, quaternary or protonated tertiary amino nitrogen atoms; and a salt thereof.

27. (new) The method of claim 26, wherein (ii) has a glass transition temperature of at least 25°C and an amine number of from 50 to 200.

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28. (new) The method of claim 19, wherein the O/W formulation comprises an emulsion.

29. (new) The method of claim 19, wherein the O/W formulation comprises a microemulsion.

30. (new) The method of claim 19, wherein the O/W formulation comprises a hydrodispersion.

31. (new) The method of claim 19, wherein (i) comprises a water-soluble UV filter substance.

32. (new) The method of claim 19, wherein the O/W formulation comprises from 0.1% to 10% by weight of (ii), based on a total weight of the formulation.

33. (new) The method of claim 19, wherein (i) comprises one or more water-soluble UV-A filter substances.

34. (new) The method of claim 33, wherein (i) comprises at least one of phenylene-1,4-bis(2-benzimidazolyl)-3,3'-5,5'-tetrasulfonic acid, 1,4-di(2-oxo-10-sulfo-3-bornylidene-methyl)benzene and salts thereof.

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35. (new) The method of claim 34, wherein (i) comprises at least one of a sodium, potassium and triethanolammonium salt and a 10-sulfato compound of at least one of phenylene-1,4-bis(2-benzimidazol-2-yl)-3,3'-5,5'-tetrasulfonic acid and 1,4-di(2-oxo-10-sulfo-3-bornylidenemethyl)benzene.

36. (new) The method of claim 19, wherein (i) comprises at least one broadband UV filter.

37. (new) The method of claim 36, wherein (i) comprises at least one bisresorcinyltriazine compound.

38. (new) The method of claim 37, wherein (i) comprises 2,4-bis{[4-(2-ethylhexyloxy)-2-hydroxy]phenyl}-6-(4-methoxyphenyl)-1,3,5-triazine.

39. (new) The method of claim 36, wherein (i) comprises at least one benzotriazole compound.

40. (new) The method of claim 39, wherein (i) comprises at least one of 2,2'-methylenebis(6-(2H-benzotriazol-2-yl)-4-(1,1,3,3-tetramethylbutyl)phenol) and 2-(2H-benzotriazol-2-yl)-4-methyl-6-[2-methyl-3-[1,3,3,3-tetramethyl-1-[(trimethylsilyl)-oxy]disiloxanyl]propyl]phenol.

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41. (new) A method of improving the water resistance of a cosmetic or dermatological formulation which contains at least one UV filter substance, wherein the method comprises incorporating in the formulation at least one film-forming, water-soluble or water-dispersible polyurethane.

42. (new) The method of claim 41, wherein the at least one film-forming, water-soluble or water-dispersible polyurethane comprises a polyurethane having a K value of from 25 to 100.

43. (new) The method of claim 42, wherein the K value is up to 50.

44. (new) The method of claim 41, wherein the at least one film-forming, water-soluble or water-dispersible polyurethane comprises at least one of an anionic polyurethane and a salt thereof.

45. (new) The method of claim 44, wherein the at least one of an anionic polyurethane and salt thereof comprises at least one of a polyurethane A of (a) at least one compound comprising two or more active hydrogen atoms per molecule, (b) at least one diol comprising at least one of an acid group and a salt group, and (c) at least one diisocyanate; and a salt of polyurethane A.

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46. (new) The method of claim 45, wherein polyurethane A has a glass transition temperature of at least 15°C and an acid number of from 12 to 150.

47. (new) The method of claim 41, wherein the at least one film-forming, water-soluble or water-dispersible polyurethane comprises at least one of a cationic polyurethane, a cationic polyurea and a salt thereof.

48. (new) The method of claim 47, wherein the at least one film-forming, water-soluble or water-dispersible polyurethane comprises at least one of a cationic polyurethane and a cationic polyurea of (a) at least one diisocyanate which may have been pre-reacted with one or more compounds comprising two or more active hydrogen atoms per molecule, (b) at least one substance selected from diols, primary and secondary aminoalcohols, primary and secondary diamines, and primary and secondary triamines having one or more tertiary, quaternary or protonated tertiary amino nitrogen atoms; and a salt thereof.

49. (new) The method of claim 48, wherein the at least one film-forming, water-soluble or water-dispersible polyurethane has a glass transition temperature of at least 25°C and an amine number of from 50 to 200.

50. (new) The method of claim 41, wherein the formulation comprises an O/W formulation.

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51. (new) The method of claim 50, wherein the O/W formulation comprises an emulsion.

52. (new) The method of claim 50, wherein the O/W formulation comprises a microemulsion.

53. (new) The method of claim 50, wherein the O/W formulation comprises a hydrodispersion.

54. (new) The method of claim 50, wherein the formulation comprises a water-soluble UV filter substance.

55. (new) The method of claim 50, wherein the O/W formulation comprises from 0.1% to 10% by weight of the at least one film-forming, water-soluble or water-dispersible polyurethane, based on a total weight of the formulation.

56. (new) The method of claim 41, wherein the formulation comprises one or more water-soluble UV-A filter substances.

57. (new) The method of claim 56, wherein the formulation comprises at least one of phenylene-1,4-bis(2-benzimidazolyl)-3,3'-5,5'-tetrasulfonic acid, 1,4-di(2-oxo-10-sulfo-3-bornylidenemethyl)benzene and salts thereof.

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58. (new) The method of claim 57, wherein the formulation comprises at least one of a sodium, potassium and triethanolammonium salt and a 10-sulfato compound of at least one of phenylene-1,4-bis(2-benzimidazol-2-yl)-3,3',5,5'-tetrasulfonic acid and 1,4-di(2-oxo-10-sulfo-3-boronylidene-2-methyl)benzene.

59. (new) The method of claim 41, wherein the formulation comprises at least one broadband UV filter.

60. (new) The method of claim 59, wherein the formulation comprises at least one bisresorcinyltriazine compound.

61. (new) The method of claim 60, wherein the formulation comprises 2,4-bis{[4-(2-ethylhexyloxy)-2-hydroxy]phenyl}-6-(4-methoxyphenyl)-1,3,5-triazine.

62. (new) The method of claim 59, wherein the formulation comprises at least one benzotriazole compound.

63. (new) The method of claim 62, wherein the formulation comprises at least one of 2,2'-methylenebis(6-(2H-benzotriazol-2-yl)-4-(1,1,3,3-tetramethylbutyl)phenol) and 2-(2H-benzotriazol-2-yl)-4-methyl-6-[2-methyl-3-[1,3,3,3-tetramethyl-1-[(trimethylsilyl)-oxy]disiloxanyl]propyl]phenol.



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64. (new) A method of improving the water resistance of an O/W formulation, wherein the method comprises incorporating in the O/W formulation at least one film-forming, water-soluble or water-dispersible polyurethane.